

October 20, 2016

Erlen Frazier

P.O. Box 25

Hagerstown, MD 21740

Experian

P.O. Box 9701

Allen, Texas 75013

Dear Experian,

I have requested on numerous occasions for you to send me a copy of my COMPLETE credit file. I am making the request again in accordance to 15 USC 1681g. I am requesting the identification and address of all persons who requested my credit file and/or report in the last 24 months. I would like a record of all inquiries received by Experian in the last 24 months that identified Erlen Frazier, the consumer, in connection with a credit or insurance transaction not initiated by me.

Also, I have been disputing with you about the Department of Education reporting a debt past the statute of limitations as stated in 15 USC 1681c(4). I have requested that my dispute be investigated and each time Experian has sent a report saying the account has been verified. At this time, I would like to request all information Experian used to verify that debt and to provide me with what measures were taken to investigate my dispute. As of this date, the Department of Education has failed to verify or validate the debt in question. Be advised that any violation of my consumer rights under the Fair Credit Reporting Act will be pursued in a competent court of law.

This letter is being sent to you USPS Certified Mail #7015 0920 0002 0733 7516.

Sincerely,


Erlen Frazier

Exhibit B